# Case 14-32532-KLP Don't Described 15 14:12:05 Described 15 14:12:05 Described 15 14:12:05 Described 15 14:12:05 Described 15 15 14:12:05 Described 15 15 14:12:05 Described 15 15 15 15:05 Described 15 15:

In re:	Leroy Eldred Simmons, Jr.	)	Case No: 14-32532
	Carolyn Ann Simmons	)	

# **OBJECTION TO CONFIRMATION**

**COMES NOW,** Carl M. Bates, Chapter 13 Trustee, and moves this Court to deny confirmation of the Chapter 13 Plan filed on <u>February 16, 2015</u>, for the cause as follows:

- 1. The Debtor filed this Chapter 13 Petition on May 7, 2014 under 11 U.S.C. Chapter 13, now pending in the United States Bankruptcy Court, Eastern District of Virginia, Richmond Division.
- 2. This Objection is filed pursuant to 11 U.S.C. 1325.
- 3. The Trustee requests the debtors show a change in circumstances to merit a reduction of funding paid to the unsecured claimholders. In the last objection, the Trustee requested six months of pay stubs prior to the date of the modified plan, to include but not be limited to the last stub for 2014 to show the year end income of both debtors, the Trustee has only received those stubs for one debtor. The Trustee would suggest these documents be sent to his office for review to enable him to analyze the income requirements of this case.

WHEREFORE, for the reasons stated herein, the Chapter 13 Trustee respectfully moves the Court to deny confirmation of the Debtor's proposed Chapter 13 Plan as filed with the Court, and for such further and other relief as in the premises may seem just.

Date: April 8, 2015

/s/Susan H. Call
Susan H. Call

Counsel for Chapter 13 Trustee

Susan H. Call P.O. Box 1819 Richmond, VA 23218-1819 (804) 237-6800 VSBN 34367

### **Certificate of Service**

I hereby certify that on <u>April 8, 2015</u>, I have mailed or hand-delivered a true copy of the foregoing Objection to Confirmation to the debtor(s), <u>Leroy & Carolyn Simmons</u>, <u>Jr.</u>, <u>P.O. Box 89</u>, <u>Freeman</u>, <u>VA 23856</u>, and electronically sent to debtor's attorney, <u>Robert B. Duke</u>, <u>Jr.</u>, <u>rdukelaw@gmail.com</u>.

/s/Susan H. Call Susan H. Call Counsel for Chapter 13 Trustee

Susan H. Call P.O. Box 1819 Richmond, VA 23218-1819 (804) 237-6800 VSBN 34367

#### Case 14-32532-KLP DOG 200 D File Chock OB (15 K R Entered OA/OB/45 14:12:05 Desc Main EASTERN DISTRICT OF VIRGINIA RICHMOND DIVISION

In re:	Leroy Eldred Simmons, Jr.	)	Case No:	14-32532
	Carolyn Ann Simmons	)		

# NOTICE OF OBJECTION TO CONFIRMATION

Carl M. Bates, Chapter 13 Trustee, has filed papers with the Court objecting to confirmation of your Chapter 13 Plan, which was filed in this case.

Your rights may be affected. You should read these papers carefully and discuss them with your attorney, if you have one in this bankruptcy case. (If you do not have an attorney, you may wish to consult one).

If you do not want the Court to grant the relief sought in the Objection, or if you want the Court to consider your views on the Objection, then on or before five (5) business days before the date of the hearing, you or your attorney must:

File with the Court, at the address shown below, a written response pursuant to Local Bankruptcy Rule 9013-1(H). If you mail your response to the Court for filing, you must mail it early enough so the Court will receive it on or before the date stated above.

> Clerk of Court United States Bankruptcy Court 1100 East Main Street, Suite 310 Richmond, VA 23219-3515

You must also mail a copy to:

Carl M. Bates Chapter 13 Trustee P.O. Box 1819 Richmond, VA 23218

Attend the Hearing scheduled to be held on April 15, 2015, at 9:10 A.M., at the U.S. Bankruptcy Court, U.S. Courthouse Annex, 701 E. Broad Street, Suite 5100, Richmond, VA, 23219.

If you or your attorney do not take these steps, the Court may decide that you do not oppose the relief sought in the Objection and may enter an order granting that relief.

Date: April 8, 2015 /s/Susan H. Call Susan H. Call

Counsel for Chapter 13 Trustee

Susan H. Call P.O. Box 1819 Richmond, VA 23218-1819 (804) 237-6800 VSBN 34367

# Case 14-32532-KLP Doc 30 Filed 04/08/15 Entered 04/08/15 14:12:05 Desc Main Document Page 3 of 3 Certificate of Service

I hereby certify that I have this <u>8th</u> day of <u>April 2015</u>, mailed or hand-delivered a true copy of the foregoing Notice of Objection to Confirmation to the debtor(s) <u>Leroy & Carolyn Simmons</u>, <u>Jr.</u>, <u>P.O. Box 89</u>, <u>Freeman</u>, <u>VA 23856</u>, and electronically sent to debtor's attorney, <u>Robert B. Duke</u>, <u>Jr.</u>, <u>rdukelaw@gmail.com</u>.

/s/Susan H. Call
Susan H. Call
Counsel for Chapter 13 Trustee

Susan H. Call P.O. Box 1819 Richmond, VA 23218-1819 (804) 237-6800 VSBN 34367